

COAST GUARDSMEN FROM
STATION NIAGARA

HON. FRANK A. LoBIONDO

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mr. LoBIONDO. Mr. Speaker, it is with great sadness and profound regret that I rise today. I rise to address the House about two heroes who died on Saturday morning.

While patrolling the waters of Lake Ontario on Friday night, four Coast Guardsmen from Station Niagara were hit by a wave that cap-sized their boat. All the men were thrown into the frigid water of the Great Lakes where, even in their survival suits, they could not last longer than a few hours. Their fellow Coast Guardsmen, joined by members of the Lewiston Fire Department, Erie County Sheriffs office, and Canadian Coast Guard, searched for these men during the night and all four were eventually recovered. However, despite hours of intensive medical care, Boatswain's Mate Second Class Scott Chism of Lakeside, California and Seaman Chris Ferreby of Morristown New Jersey, both passed away on Saturday morning. The remaining two crewmen are recovering from their ordeal.

Petty Officer Chism is survived by his wife Attalissa, his five-year old daughter Kelsey and his one-year old son Caleb. Seaman Ferreby is survived by his wife Amy and their seven-month-old son Tyler.

As the chairman of the Subcommittee on Coast Guard and Maritime Transportation, I want to extend our sympathies to these men's families, their "shipmates" at Station Niagara who sought them so valiantly through the dark night and to the entire Coast Guard community who shares our grief at their loss. Our thoughts and our prayers are with them at this difficult time.

This tragedy underscores the hazardous nature of even routine operations of the Coast Guard and should serve as a stark reminder to all of us here in Congress that the watch our brave Coast Guard men and women stand each day in service to our nation is a dangerous one.

Mr. Speaker, two heroes died Saturday morning but their lives exemplified the Coast Guard's core values of Honor, Respect and Devotion to Duty and their example lives on in the works of their fellow Guardsmen who risk their lives each day to protect each of us.

A TRIBUTE TO BETTY COLEMAN-
LONG

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mr. TOWNS. Mr. Speaker, I rise today to honor Betty Coleman-Long of Brooklyn, New York for her commitment to her community and her joy of life.

Mrs. Coleman-Long is one of four siblings, two brothers, Michael and Charles Coleman and one sister, Mozelle Wickham. She is married and the proud mother of two, Paige L.

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Long, MD, and Courtney Long, a published author.

Mrs. Coleman-Long owns and operates Gospel Den in Bedford Stuyvesant and is an active member and worshiper of Brown Memorial Baptist Church. She is also the former president of the Floral Club.

Betty takes advantage of the many opportunities to celebrate the culture of New York as she is an avid theater and moviegoer, jazz aficionado, and she enjoys dining out. There is no greater joy in Betty's life than her religious beliefs.

Mr. Speaker, Betty Coleman-Long is a parent, a business owner, and a strong believer in living life to its fullest, yet she never loses sight of her deep religious convictions and the importance of her community. As such, she is more than worthy of receiving our recognition today, and I hope that all of my colleagues will join me in honoring this truly remarkable woman.

HONORING VIRGINIA "GINNY"
EUBANKS

HON. HEATHER WILSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mrs. WILSON. Mr. Speaker, in honor of Women's History Month, I asked New Mexicans to send me nominations of women in New Mexico who have given special service to our community, but may have never received recognition for their good deeds.

I received twenty-eight worthy nominations describing sacrifices and contributions these women have made for our community. I was particularly moved by the more than 100 nominations received for Mrs. Virginia "Ginny" Eubanks, Principal of Eisenhower Middle School in Albuquerque, New Mexico. The nominations came from current students, former students, teachers and parents all describing Mrs. Eubanks' caring, professional, and enthusiastic style of leadership.

I would like to share with you quotes from the people who appreciate the job she has done at Eisenhower Middle School and love her for the contributions she has made to the thousands of lives she has touched.

Teachers and parents say:

I am thoroughly impressed with the dedication, professionalism and enthusiasm of Mrs. Eubanks. She consistently commends the students, stating that they impressed and inspired her daily.

I believe she is the driving force at Eisenhower which has resulted in the school being rated exemplary status—one of only two middle schools in New Mexico to receive this ranking. She has high standards and has assembled an excellent team.

Mrs. Eubanks is a good example of what it takes to live an honest and productive life. She has proven to be of great benefit for our children. Her door was always open to everyone.

She is the reason I continue to teach. She created an environment that had high expectations for students and staff, while at the same time allowing all to experience the joy of learning and the safety of belonging.

In their nominations, students told me:

I think Mrs. Eubanks is really cool. She is nice and doesn't get me in trouble. She supports kids, she is very involved in her school and does not sit around when something happens, she acts on it.

Mrs. Eubanks will always try things that will stand out. Like if we sold a lot of magazine orders she would do something crazy like have a pie thrown at her or she would offer to be in the dunk tank. Just an all around great person.

She is very helpful in time of need. She would talk it through and find away to make it better. If a student came to her with an idea she would help make it work. She's always been there for the students.

Mrs. Eubanks is always there for people. She is open-minded and never turned anyone away from their goals. I find that my middle school experience has well prepared me for high school, and Mrs. Eubanks as the head principal of the school set the tone for that good experience.

She always has something positive to say to the students and has inspired me to do my best. Mrs. Eubanks has led us to have better test scores. She turned the school into a better place.

Mrs. Eubanks is very sweet and considerate. I remember once in 6th grade that she let me put my purse in her office. It was at a dance and I couldn't fit it in my locker. So I was just carrying it around when she said "Would you like me to put your purse in my office." She is so nice.

Mrs. Eubanks has changed my life for the best. She has taught me how to let people feel good about the best of their abilities. She taught us how to care for each other.

This school is nice and at times fun. She gives a zest to the school. She helps keep the school in line and keeps it at the top of its rank. She keeps us motivated.

Ginny Eubanks has made a positive impact on the people she has taught—young and old alike. She is a role model for education and leadership. Mrs. Eubanks is on a leave of absence due to illness and as one student said, "she is always there for students when we are in need, so it's now our turn to help her."

Virginia Eubanks is a woman of courage and vision, an exemplar of what an educator should be. She knows it takes the best education to give children the tools they need to build wings for their dreams. She inspires students, by her own example, to care for one another and be supportive, values that would benefit every classroom in America.

Please join me in thanking a distinguished educator, Virginia Eubanks, for her faithful service to our children and the nation.

HONORING THE UNIVERSITY OF
COLORADO—125 YEARS OF EDU-
CATING

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mr. UDALL of Colorado. Mr. Speaker, I rise today in honor of an institution that has improved the lives of thousands of people, the University of Colorado. The university is celebrating 125 years of providing a superior education to the people of Colorado, the Nation, and individuals from around the world.

The university, which was established in 1876, opened its doors on September 5, 1877, with just one building, 2 instructors, and 44 students. Since its founding, the University of Colorado has grown from one building in Boulder to four different campuses throughout the State. The Boulder campus alone has nearly 200 buildings and includes 10 colleges and schools. Over the course of the university's proud history, more than 200,000 degrees have been earned. It is this continued commitment to education and improving people's lives that we celebrate today.

America has been built on the ideas and intellect of an educated society. CU has played an important role as a catalyst—helping minds grow and providing students with opportunities to learn about subjects as diverse as space flight dynamics and African-American history. The inspiration and knowledge that CU's students gain today will change the way we all will live tomorrow.

CU has helped countless students find their paths in life. Many of them went on to make important contributions to our country. Although it's not possible to name them all, I'd like to acknowledge a few of CU's most outstanding alumni:

Byron White—Not only was he CU's first all-American football player, but after an outstanding career at the Justice Department, he was appointed as a Supreme Court Justice.

Scott Carpenter—As one of just thirteen CU graduates to travel to outer space, Scott was one of the original seven Mercury Astronauts and flew the second American manned orbital flight.

Cynthia Lawrence Calkins—the world-renowned opera star.

Three-term Colorado Governor Roy Romer and former U.S. Senator Hank Brown.

CU played a significant role in helping these alumni become leaders in their fields.

In addition to training young minds, the University of Colorado is also a leading research institution. As one of just 34 public research universities invited to join the prestigious Association of American Universities, CU has more than 900 separate research investigations in progress—in such areas as biotechnology, superconductivity, information technologies, telecommunications, and environmental and space sciences. The University of Colorado also ranks eleventh among public universities in the country in Federal research support.

CU's research programs are at the cutting edge of scientific inquiry, producing award-winning science that is transforming the way we live. The discoveries of CU biochemistry professor Thomas Cech, for instance, have helped us understand the catalytic properties of RNA. Prof. Cech was awarded the 1989 Nobel Prize in Chemistry for his efforts.

I am very proud of CU and its accomplishments, and expect to hear about amazing new contributions that future CU graduates will make to our economy, to our knowledge base, to our society, and to our world. The continued excellence of CU's teachers, faculty, and students guarantees another successful 125 years for the University of Colorado.

EXTENSIONS OF REMARKS

PAYDAY BORROWER PROTECTION ACT OF 2001

HON. BOBBY L. RUSH

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mr. RUSH. Mr. Speaker, I rise today to introduce the Payday Borrower Protection Act of 2001.

With a slowing economy, payday loan companies are springing up in storefronts all across America. Payday lenders provide short-term loans with minimum credit checks to consumers who are in need of ready cash, but these predatory businesses exist to exploit the financial situation many low- and middle-income families face. To the financially strapped consumer, these loans may seem like the answer to a prayer. However, with exorbitant interest rates ranging from 261% to 913% annually, these transactions are a recipe for disaster.

Payday lenders often utilize "loanshark" tactics, such as threatening civil or criminal action against the borrower to pressure them into more expensive roll over loans. Fearing reprisal, borrowers sink further into debt. Similar to the Greek mythological character, Sisyphus, who was condemned to an eternity of rolling a boulder uphill, payday borrowers become trapped in a perpetual cycle of fees and payments which serve only to line the pockets of the payday lender. A 1999 Indiana Department of Financial Institutions audit revealed that, on average over a twelve-month period, consumers renewed their loans ten times; one consumer renewed sixty-six times.

Mr. Speaker, my bill would bring fairness to the payday loan industry. Specifically, it would: Require payday lenders to be licensed under state law;

Place a ceiling of 36 percent on the annual interest rate a payday lender can charge;

Limit the period of maturity of any loan to two weeks for each \$50 of loan principal;

Limit the principal amount of a payday loan to less than \$300;

Prohibit threatening criminal or civil action in order to force a borrower into rolling over a payday loan;

Prohibit rolling over any deferred deposit loan unless 30 days has elapsed from the termination of any prior payday loan; and

Provide a private cause of action, criminal and civil penalties for violation of this act.

Mr. Speaker, I urge my colleagues to join me in ensuring that consumers are protected from the predatory practices of payday lenders by supporting the Payday Borrower Protection Act of 2001.

A TRIBUTE TO GUS MCIVER SANDERS

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mr. TOWNS. Mr. Speaker, today it gives me great pleasure to rise in honor of Gus McIver Sanders on the occasion of his retirement from the New York City Police Department.

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Mr. Sanders was born on January 19, 1942 in Darlington, South Carolina. He graduated with honors from high school and received a two-year basketball scholarship from the Friendship Junior College in Rockhill, South Carolina. He decided early on that he needed bigger challenges than his small town in South Carolina had to offer so he moved to New York City where he worked for Fairchild Publications. He worked at Fairchild for a few years before he joined the Army. He was stationed in Germany and worked in communications. When his tour of duty ended, he returned to the United States and used his military experience to get a job with the phone company. After several years with the phone company, Gus decided to shift his focus to his true love, helping people. He applied for a job as a police officer with the New York City Police Department. He was sworn in to protect the citizens of New York City on October 29, 1973. He went to the police academy and from there was assigned to the 83rd Precinct in Bushwick, NY where he would stay until his retirement this year.

Gus was an active police officer. He has made numerous arrests and made a point of helping as many people as he could in the Bushwick community. He had a variety of assignments during his tenure on the force including foot patrol, mobile patrol, warrants, plain clothes anti-crime and community affairs. Over the past ten years he has been assigned to the community affairs division of the 83rd Precinct. As a Community Affairs Officer, P.O. Sanders has placed the people of Bushwick first. He has helped organize a variety of special events for children and the community including an annual children's Halloween party, a Christmas party, a community picnic, and the Precinct's National Night Out Against Crime. He also volunteers for Meals on Wheels, delivering meals to the homebound elderly. In addition, he has helped the homeless and victims of fires find housing in their hour of need.

Mr. Speaker, Gus McIver Sanders is a dedicated community and public servant who has served the people of Bushwick and the New York City Police Department with honor and dignity. As such, he is more than worthy of receiving our recognition today, and I hope that all of my colleagues will join me in honoring this truly remarkable man.

TRIBUTE TO BRYAN PAUL RICHMOND AND BRENDAN JAMES ALLAN

HON. JOHN T. DOOLITTLE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2001

Mr. DOOLITTLE. Mr. Speaker, today I wish to remember two of my young constituents, Bryan Paul Richmond and Brendan James Allan, whose lives were recently cut short in a tragic accident. On February 21, 2001, both seventeen-year-olds were killed by an avalanche while skiing between Squaw Valley and Alpine Meadows. Although my words cannot fill the void that their passing has left in the lives of many people, I hope that I can bring